

Ocwen
P.O. BOX 9066
TEMECULA, CA 92589 9066



2321559752

PRESORT
First Class Mail
U.S. Postage and
Fees Paid
WSO

20170711 209



Altagracia Camarena
144 UNIT ST
PROVIDENCE, RI 02909-3930



**PATTERN FOR SECURITY PURPOSES ONLY.
PAGE LEFT INTENTIONALLY BLANK.**



Ocwen Loan Servicing, LLC

www.ocwen.com

Helping Homeowners Is What We Do!®

1661 Worthington Road, Suite 100
West Palm Beach, FL 33409
Toll Free: 800.746.2936

07/10/2017

Sent Via First Class Mail

Altagracia Camarena
144 UNIT ST
PROVIDENCE, RI 02909-3930

Property Address: 142-144 UNIT ST
Providence, RI 02909

NOTICE OF DEFAULT

AVISO IMPORTANTE PARA PERSONAS QUE HABLAN ESPAÑOL:

Esta notificación es de suma importancia. Puede afectar su derecho a continuar viviendo en su casa. Si no entiende su contenido, obtenga una traducción inmediatamente o contáctenos ya que tenemos representantes que hablan español y están disponibles para asistir.

SPECIAL NOTICE IN THE EVENT YOU HAVE FILED BANKRUPTCY

If you have received an Order of Discharge in a Chapter 7 case filed under the Bankruptcy Code of the United States, this notice is not intended as an attempt to collect any debt from you personally. If you have received an Order of Discharge in a Chapter 11, 12 or 13 bankruptcy case, this notice is not an attempt to collect a pre-petition debt pursuant to a completed and confirmed Bankruptcy Plan. If the foregoing applies to you, this notice is sent to you only as a preliminary step to an "In Rem" foreclosure on the mortgage against the above-referenced property. Provisions may be contained within the mortgage/deed of trust that requires notice prior to foreclosure. As such, this is not an attempt to assert that you have any personal liability for this debt contrary to any entered Bankruptcy Order of Discharge.

In addition, if you have recently filed a petition under the Bankruptcy Code, this notice has been sent to you because we have not been notified of your bankruptcy case. If the foregoing applies to you, it is **IMPORTANT** that you or your bankruptcy attorney contact us immediately and provide us with the following information: date and jurisdiction of your filing, your case number and the bankruptcy chapter number under which you have filed.

NMLS # 1852

DEMAND05BKDCM

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is purely provided to you for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.





Ocwen Loan Servicing, LLC

www.ocwen.com

Helping Homeowners Is What We Do!®

1661 Worthington Road, Suite 100

West Palm Beach, FL 33409

Toll Free: 800.746.2936

Mortgage payments on the above referenced account are past due, which has caused a default under the terms of the Mortgage or Deed of Trust. As of **07/08/2017**, the following amounts are past due:

Principal and Interest	\$79,789.39
Interest Arrearage	\$0.00
Escrow	\$31,718.88
Late Charges	\$526.06
Insufficient Funds Charges	\$0.00
Fees / Expenses	\$3,052.14
Suspense Balance (CREDIT)	\$1,566.00
Interest Reserve Balance (CREDIT)	\$0.00
TOTAL DUE	\$113,520.47

In order to cure the default, payment for the entire total amount past due plus any amount(s) that become(s) due in the interim must be received on or before **08/16/2017**, at the address listed on page four of this notice. Payment must be received via MoneyGram, bank check, money order or certified funds. Please be aware that, after acceleration of the debt, there may be expenses and attorney's fees and costs incurred by us to enforce the terms of the mortgage agreement, in addition to the overdue amount on the mortgage. Any payment to reinstate the mortgage loan after acceleration must therefore include an amount sufficient to cover such expenses and fees incurred. Payments received that are less than the amount required to reinstate the mortgage loan will be returned, and will not stop any foreclosure proceedings that have begun. **PRIOR TO SUBMITTING A PAYMENT, PLEASE CALL US TO VERIFY THE EXACT AMOUNT PAST DUE ON THE ACCOUNT.**

Failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. Upon acceleration, the total obligation will be immediately due and payable without further demand. In foreclosure proceedings, we are entitled to collect the total arrearage in addition to any expenses of foreclosure, including but not limited to reasonable attorney's fees and costs. A borrower has the right to reinstate the loan after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense to acceleration and sale.

If the default is not cured on or before the date specified above, Ocwen at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the STATUTORY POWER OF SALE and any other remedies permitted by Applicable Law. Ocwen shall be entitled to collect all expenses incurred in pursuing the remedies provided under applicable law, including, but not limited to, reasonable attorneys' fees and costs of title evidence. If Ocwen invokes the STATUTORY POWER OF SALE, Ocwen shall mail a copy of a notice of sale to Borrower and to other persons in a manner prescribed by applicable law.

NMLS # 1852

DEMAND05BKDCM

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is purely provided to you for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.



Ocwen Loan Servicing, LLC

www.ocwen.com

Helping Homeowners Is What We Do!®

1661 Worthington Road, Suite 100

West Palm Beach, FL 33409

Toll Free: 800.746.2936

We will work with bankruptcy lawyers, foreclosure defense lawyers, housing counselors, and other authorized representatives of our customers. However, we will only release information once written authorization has been obtained, as required by law.

In addition, a HUD counseling agency may be able to provide assistance. To locate the HUD-approved counseling agency, call the HUD Housing Counseling Service at 800.569.4287 or consult HUD's website at www.HUD.gov.

Attention Servicemembers and Dependents: Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember, may be entitled to certain legal protections under the federal Servicemembers Civil Relief Act (50 U.S.C. App. §§ 501-597b) ("SCRA") regarding the servicemember's interest rate and foreclosure protections. SCRA and certain state laws provide important protections for you. If you are currently in the military service, or have been within the last twelve (12) months, please notify OCWEN immediately. Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <http://legalassistance.law.af.mil/content/locator.php>. Military OneSource is the U.S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA, please go to www.militaryonesource.mil/legal or call 800.342.9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website. Homeowner counseling is also available at HUD-certified housing counselors (<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>). You can also contact us toll-free at 800.746.2936 if you have questions about your rights under SCRA.

If the account cannot be brought current, we should be contacted immediately to discuss possible alternatives to foreclosure. OCWEN wants to help remedy the delinquent status of this account. We would like to discuss the alternatives that might be available. While our primary objective is the collection of past due amounts on the loan, we want to work to find the best available alternative to bring the account current.

Please visit our website at www.ocwencustomers.com where the account can be reviewed and financial information entered.

If you have any questions or concerns please call us toll-free at 800.746.2936. We are available Monday through Friday 8 am to 9 pm, Saturday 8 am to 5 pm and Sunday 9 am to 9 pm ET.

Brett Bennett has been assigned as your relationship manager and will be your designated representative for resolution inquiries and submission of documents.

Sincerely,
Loan Servicing
Toll Free Phone: 800.746.2936

ADDRESS WRITTEN CORRESPONDENCE TO:

Ocwen Loan Servicing, LLC
Attention: Research Department
P.O. Box 24736
West Palm Beach, FL 33416-4736

NMLS # 1852

DEMAND05BKDCM

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is purely provided to you for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.





Ocwen Loan Servicing, LLC

www.ocwen.com

Helping Homeowners Is What We Do!®

1661 Worthington Road, Suite 100

West Palm Beach, FL 33409

Toll Free: 800.746.2936

PAYMENT REMITTANCE INFORMATION**(Always include loan number [REDACTED] with any payment)****Certified Payment Methods****Western Union****Code City:** OCWEN**State:** Florida**Reference:** Loan number [REDACTED]**Agent Locator:** 800.225.5227**MoneyGram****Receiver Code:** 2355**Payable to:** Ocwen Loan Servicing, LLC**City, State:** Orlando, Florida**Reference:** Loan number [REDACTED]**Agent locator:** 800.926.9400**Mail a Money Order/Certified Check****For regular mail:**

Ocwen Loan Servicing, LLC

P.O. Box 660264

Dallas, TX 75266-0264

For Overnight/Certified mail:

Ocwen Loan Servicing, LLC

Box # 660264

1010 W. Mockingbird Lane, Suite 100

Dallas, TX 75247

Bank Wire**Bank:** Wells Fargo Bank, NA**ABA:** [REDACTED]**Account Name:** Ocwen Loan Servicing, LLC**Reference:** Loan number [REDACTED] and

Property Address and Borrower Name

Email: wire details to Transferfunds@ocwen.com

NMLS # 1852

DEMAND05BKDCM

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is purely provided to you for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.